

Fill in this information to identify the case:

Debtor 1

Anthony Robert Christofano, Jr.

Debtor 2

(Spouse, if filing)

Emily Jo ChristofanoUnited States Bankruptcy Court for the: Western District ofPennsylvania

(State)

Case number

18-20434-CMB

Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: US Bank Trust National Association, Not in Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Court claim no. (if known):

4Last 4 digits of any number you use to identify the debtor's account: XXXXXX4544

Property address:

5026 Hawk View Lane

Number Street

Jeannette, PA 15644

City

State

ZIP Code

Part 2: Pre-petition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$_____

Part 3: Post-petition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 09/01/2023
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, costs outstanding, and suspense

+(b) \$ 0.00c. **Total.** Add lines a and b(c) \$ 0.00Creditor asserts that the debtor(s) are contractually
Obligated for the post-petition payment(s) that first became
Due on:MM/DD/YYYY

Debtor 1

Anthony Robert Christofano, Jr.

Case number 18-20434-CMB

First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/Dana O'Brien

Signature

Date 05/22/2023

Print

Dana O'Brien

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone

(312) 346-9088 X5188

Email

Dana.O'Brien@mccalla.com

In Re:	Anthony Robert Christofano, Jr. Emily Jo Christofano	Bankruptcy Case No.: Chapter: Judge:	18-20434-CMB 13 Carlota M. Bohm
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CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Anthony Robert Christofano, Jr.
5026 Hawk View Lane
Jeannette, PA 15644

Emily Jo Christofano
5026 Hawk View Lane
Jeannette, PA 15644

Richard W. Schimizzi
Schimizzi Law LLC
35 West Pittsburgh Street
Greensburg, PA 15601

(served via ECF Notification)

Ronda J. Winnecour, Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

(served via ECF Notification)

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 05/22/2023 By: /s/Dana O'Brien
(date) Dana O'Brien,
Authorized Agent for the Creditor